

REMARKS

Applicant have carefully reviewed and considered the Office Action dated August 19, 2009, and the references applied therein. In response, applicant have canceled, without prejudice, claims 1-31 and added new claims 70-84. It is respectfully submitted that no new matter has been added by way of these amendments. Applicant believe that the application is in condition for allowance. Accordingly, favorable reconsideration in light of the following remarks is respectfully requested.

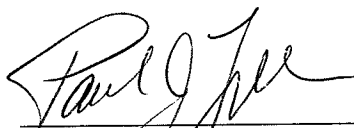
With respect to new claim 70, it is respectfully submitted that the art applied in the pending Office Action fails to render claim 70 unpatentable. Applicant respectfully submits that McLeod fails to teach or suggest a computer-implemented method having the combination of features recited therein. For example, McLeod fails to teach or suggest a computer-implemented method including the steps of permitting at least one broker that is identified by the server as being licensed in the jurisdiction to place insurance policies of the type specified by the submission access through the server to the submission; receiving, at the server, an acceptance of the submission for the insurance policy from one identified broker; generating a quotation, by the server, for the insurance policy in the submission; and sending, by the server, the quotation to the insurance producer. Accordingly, McLeod does not anticipate new claim 70.

Applicant respectfully submits that McLeod does not render new claim 70 obvious. As discussed above, McLeod does not disclose or suggest all of the steps of new claim 70. Applicants respectfully submit that it is not appropriate to cure this deficiency through the use of Official Notice.

Claims 71-84 all depend (either directly or indirectly) from claim 70. Accordingly, these dependent claims contain the same patentable features of claim 70.

Applicant respectfully submits that the patent application is in condition for allowance. If, in the opinion of the Examiner, a telephone conference would expedite the prosecution of the subject application, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,



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